

Health Dividends

We understand that health benefits are important to you. Each year, we work with the various insurance companies to design a health plan that will offer you, our valued Teammates, comprehensive health coverage at an affordable cost. As health costs rise, this becomes more and more challenging. Our immediate objective is to minimize your costs, and the company's cost, for health care. Every dollar spent on health care is a dollar that neither you, nor Embrace, will have to spend on other needs. Keeping all Embrace Teammates healthy will help minimize our combined cost, by reducing health-related claims.

Who Pays for it?

Embrace pays the administrative fees for this program.



Embrace has introduced this program to encourage you and your spouse to use your health benefits to maintain and improve your health. Participation in **HealthDividends™** for you (and your spouse) is voluntary.

Following the program's requirements will save you money on your health care. If you do not follow the program's requirements, your health care will cost you more. We also understand that you are busy and often do not have the time, information, or the resources you need to make healthy lifestyle decisions. However, the **HealthDividends™** Program is designed to help make it easier for you to make important healthy lifestyle decisions.

Participation in the **HealthDividends™** program will cause your portion of medical insurance premiums (payroll deductions) to be lower than those who choose not participate in the program, according to the chart below.

Program	Payroll Deductions Individual Coverage	Payroll Deductions Family Coverage
HealthDividends™ Participants	\$82.20 Per month	\$188.15 Per month
Non-Participants	\$123.50 Per month	\$282.00 Per month
Difference in Cost	\$41.30 Per month	\$93.85 Per month

**** In addition to higher cost/payroll deductions, non-participants will incur a deductible for surgical procedures and hospitalization.****

In order to participate in the program, all you will need to do is:

1. Register on the Blue Cross website and complete the online Health Risk Assessment.
2. Select a personal physician, if you don't have one already. This will be a doctor with whom you will establish an active, ongoing relationship.
3. Schedule wellness visit (annual physical exam) with that physician and share the results of the Personal Health Assessment with him/her. If you have done this within the past year, you will simply need to provide proof of this.
4. If your spouse is covered under our plan, he/she will also be required to complete the above steps in order for you to participate in this program. *(Ex-spouses covered under our plan are excluded from this requirement.)*

You must complete these requirements within 90 days in order to pay the lower payroll deductions. Otherwise, you will pay the higher amount until the requirements have been completed.

Additionally, Embrace will reimburse you (and your spouse, if applicable) for the \$15 office visit co-pay associated with the annual physical exam. *(Reimbursement is for future visits only, and not retroactive.)*